

**DETAILED ACTION**

***Claim Rejections – 35 USC § 102***

The Examiner stated that claims 21-23, 39, 40, 42-46, 50, 68-71, 75, 198-211, 217 and 218 are rejected under 35 U.S.C. 102(e) as being anticipated by Fano (U.S. Patent 6,317,718).

***Claim Rejections – 35 USC § 103***

The Examiner stated that claims 36 and 42 are rejected under 35 U.S.C. 103(a) as being unpatentable over Fano in view of Kolls (U.S. Patent 6,389,337).

The Examiner stated that claims 47-49, 212, 213, 215, 216, and 219 are rejected under 35 U.S.C. 103(a) as being unpatentable over Fano.

Applicant has amended the independent claims to include the following limitations: utilizing the data representing the identity of the user to obtain at least a further data element related to the user, wherein the further data element is a coded designator that is a combination of at least two attributes related to the user, wherein at least one of the two attributes is related to received confidential financial information about the user.

Such limitations, which are supported at least on page 15 of the instant application, are not taught or suggested by the cited art. As such, Applicant respectfully believes that the amended independent claims, as well as the claims that depend on them, are in condition for allowance and respectfully request they be passed to allowance.

Respectfully submitted,  
WEST CORPORATION

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